Alexandria, VA 22313-1450

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Application of: |) | , |
|---------------------------|---|-------------------------|
| | • | Examiner: COLBERT, Ella |
| TILTON, Lynn |) | |
| • | : | Group Art Unit: 3694 |
| Appln. No.: 10/621,443 |) | - |
| , | : | |
| Filed: July 18, 2003 |) | Confirmation No.: 1017 |
| • • | : | |
| For: METHOD OF SECURING A |) | April 8, 2008 |
| PORTFOLIO OF AT LEAST | : | • |
| 30% DISTRESSED |) | |
| COMMERCIAL LOANS | : | |
| MAIL STOP AMENDMENT | | |
| Commissioner for Patents | | |
| P.O. Box 1450 | | |

AMENDMENT

Sir:

In response to the January 8, 2008 Office Action, please enter the following:

- I. Amendments to the Specification begin on page 2 of this document.
- II. Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this document.
- III. Remarks begin on page 12 of this document.